Case 17-21158-CMB Doc 14 Filed 06/03/17 Entered 06/03/17 07:27:49 Desc Main

Fill in this information to identify your case:					
Debtor 1	Mathew A. Cole				
	First Name	Middle Name	Last Name		
Debtor 2	Heather J. Cole				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		WESTERN DISTRICT OF PENNSYLVANIA			
Case number	17-21158 CMB				

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

• If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.

						le it before you make the lankruptcy Code. Fed. R.		our plan requires or before you file a
		es, the court can n the court and			o take the fi	nancial management co	urse. To have the	requirement waived, you must file
Part 1:	Tell	the Court Abo	out the Rec	uired Course.				
You mu	ıst ch	eck one:						
	l co	mpleted an ap	proved co	ırse in personal	l financial m	anagement:		
	Date I took the course		April 17, 20	17				
	Nan	ne of approved	provider	InCharge Debt Solutions				
	Cert	ificate Number		00301-PAW-DE-029096136				
	I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):					granted my		
		Incapacity.	ty. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decision finances.					r making rational decisions about
		Disability.	My physical disability causes me to be unable to complete a course in personal financial management in phone, or through the internet, even after I reasonably tried to do so.					ncial management in person, by
	☐ Active duty. I am currently on act				litary duty in a	a military combat zone.		
		Residence.	I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.					
Part 2:	Sigi	n Here						
I certify	that t	he information	I have prov	ded is true and c	correct.			
/s/ M	lathe	w A. Cole				Mathew A. Cole	Date	June 3, 2017
Signa	ture o	debtor named o	n certificate			Printed name of debtor		·

Certificate Number; 00301-PAW-DE-029096136 Bankruptcy Case Number: 17-21158



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 17, 2017</u>, at <u>11:54</u> o'clock <u>AM EDT</u>, <u>MATHEW A COLE</u> completed a course on personal financial management given <u>by internet</u> by <u>InCharge Debt Solutions</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: April 17, 2017 By: /s/Shabonda Burch

Name: Shabonda Burch

Title: Certified Bankruptcy Counselor

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Fill in this info	rmation to identify your	case:		
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	First Name	Middle Name	Last Name	
Debtor 2	Heather J. Cole			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	17-21158 CMB			

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- you filed for bankruptcy under chapter 7 or 13, or you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

,					(-)(-)				
In a joi	nt cas	se, each debtor	must take	the course. 11 U.S	S.C. §§ 727(a)(11) and 1328(g).				
the pro	vider	does notify the	court, you	u need not file this	certificate. The provider may notify the form. If the provider does not notify but will be discharged.				
		d under chapter cy Code.	7 and you	need to file this form	n, file it within 60 days after the first date	set for the me	eting of creditors under § 341 of the	,	
					nis form, file it before you make the last p b) of the Bankruptcy Code. Fed. R. Bank		our plan requires or before you file	а	
		es, the court ca h the court and			ake the financial management course	. To have the	requirement waived, you must f	le	
Part 1	: Tel	I the Court Abo	ut the Req	uired Course.					
You m	nust ch	eck one:							
	l cc	mpleted an app	proved cou	urse in personal fir	nancial management:				
	Dat	e I took the cour	se	April 17, 2017					
	Nar	ne of approved լ	orovider	MM/ DD / YYYY rovider InCharge Debt Solutions					
	Cer	tificate Number		00301-PAW-DE-029096135					
				e a course in perso quirement based o	onal financial management because to check one):	he court has	granted my		
☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational finances.						or making rational decisions about			
		Disability.	My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.						
	☐ Active duty. I am currently on active military duty in a military combat zone.								
		Residence.			United States trustee (or bankruptcy ad adequately meet my needs.	lministrator) ha	as determined that the approved		
Part 2	Sig	n Here							
I certif	v that	the information I	have provi	ided is true and corr	rect.				
	•				Heather J. Cole	Date	luno 2 2017		
/s/ Heather J. Cole Signature of debtor named on certificate			Printed name of debtor	Date	June 3, 2017 MM / DD / YYY				
Sign	iature C	n deblor named on	certilicate		Printed name of debtor		ואוואו / טט / ז ז ז		

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Bankruptcy Case Number: 17-21158



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 17, 2017, at 11:54 o'clock AM EDT, HEATHER J COLE completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: April 17, 2017 By: /s/Shabonda Burch

Name: Shabonda Burch

Title: Certified Bankruptcy Counselor